work of the Mill at West Bengal has been affected by work suspension from 14.11.1996 however, Government of West Bengal has already started conciliation proceedings for reopening of this unit and it may resume production shortly.

[Translation]

Joint Venture with Germany

461 KUMARI UMA BHARATI :
SHRI PANKAJ CHOWDHARY :

Will the Minister of TEXTILES be pleased to state :

(a) whether the Government propose to set up an Indo-German Joint Venture garment industry in India;

(b) if so, the details thereof; and

(c) the time by which a final decision is expected in this regard?

THE MINISTER OF TEXTILES (SHRI R.L. JALAPPA): (a) No, Sir.

(b) and (c) Do not arise.

Investment in Bihar from Bank Deposit

462 SHRI JAGDAMBI PRASAD YADAV : Will the Minister of FINANCE be pleased to state :

(a) the amount deposited by the persons in the banks in Bihar and other States and the amount invested therefrom in these States during the last three years;

(b) the reasons for not utilising the requisite percentage of amount in those States and the steps being taken to improve it;

(c) the per-capita amount of bank loan disbursed in Bihar and other States during the above period and the reasons for its low disbursal;

(d) whether the Government are aware that due to the shortage of banks in the remote areas of Bihar the State has been becoming more and more backward; and

(e) the steps taken to improve the situation in this direction?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) to (e) The information is being collected and will be laid on the Table of the House to the extent available.

Balance of Trade

463 PROF. RASA SINGH RAWAT : Will the Minister of COMMERCE be pleased to state :

(a) the value of the import and export made during 1996 till date;

(b) the present position of foreign trade of India and the steps being taken by the Government for maintaining balance between import and export; and

(c) the steps taken by the Government to strengthen export and reduce the import of the country and also to strengthen the commercial ties with various bordering countries?

THE MINISTER OF STATE OF THE MINISTRY OF COMMERCE (SHRI BOLLA BULLI RAMAIAH) : (a) and (b). As per latest available DGCI & S data, India's exports during April-Sept. 96 are valued at US $ 16.14 billion and imports are valued at US $ 17.95 billion.

Export during April-Sept. 1996 have grown by 9.9% over the levels of the corresponding period of the last year. The imports during April-Sept., 1996 have increased by 5.2% over the level of the corresponding period last year.

The balance of trade represented by the excess of exports over the imports for April-Sept. 1996 is placed at US $ - 1.81 billion.

(c) The key to narrowing the trade deficit lies in increasing the level of exports. Export promotion is a continuous activity and steps are being taken from time to time in consultation with trade and industry.

Commercial ties with various bordering countries are reviewed from time to time through bilateral discussions, exchange of industry and trade delegations as well as trade agreements. Bilateral trade with neighbouring countries is reviewed periodically under the institutional provisions in the bilateral trade agreements (except in the case of Pakistan). Trade promotion measures are also taken at the SAARC forum. A SAARC Preferential Trading Arrangements (SAPTA) providing for tariff preferences on in intra-regional trade on many items has become operational in December 1995.

[English]

Bank Loans in West Bengal

464 SHRI BIR SINGH MAHATO : Will the Minister of FINANCE be pleased to state :

(a) the total amount of loan disbursed under each category by the various banks located in West Bengal during the last three years and in the current year so far; and

(b) the percentage of such loans in comparison to the total deposits in banks during the same period?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) and (b). The outstanding advances of banks in West Bengal in different category during the years 1993-94, 1994-95, 1995-96 and 1996-97 (upto September 30, 1996) and also the percentage of such advances to total deposit as furnished by United Bank of India, the Convenor Bank for State Level

Bankers' Committee in West Bengal are given below :

Outstanding Advances

(Amount in Rs. crore)

	Year	Priority Sector					
		Agriculture Sector	Industries Sector	Service Sector	Priority Sector Total	Non Priority Sector Total	Grand Total
1.	Year ended 31.03.94	885.01	1634.12	1097.52	3616.65	7104.42	10721.07
2.	Year ended 31.03.95	966.44	1920.16	1152.77	4039.37	8550.58	12589.95
3.	Year ended 31.03.96	1065.62	2019.05	1293.01	4377.68	10066.03	14443.71
4.	Half Year ended 30.09.96 (Provisional)	1225.46	2261.33	1512.82	4999.61	11552.88	16552.49

Outstanding Advances as Percentage of Total Deposits

	Year	Priority Sector					
		Agriculture Sector	Industries Sector	Service Sector	Priority Sector Total	Non Priority Sector Total	Grand Total
1.	Year ended 31.03.94	4.11	7.59	5.09	16.79	32.99	49.79
2.	Year ended 31.03.95	4.01	7.96	4.78	16.75	35.48	52.24
3.	Year ended 31.03.96	3.91	7.40	4.74	16.05	36.94	53.00
4.	Half Year Ended 30.09.96 (Provisional)	3.81	7.03	4.70	15.54	35.93	51.48

[Translation]

Integrated Handloom Village Development Scheme

465. SHRI SHIVRAJ SINGH

SHRIMATI BHAVNABEN DEVRAJ BHAI CHIKHALIA

Will the Minister of TEXTILES be pleased to state :

(a) whether the Government propose to cover more villages under the Integrated Handloom Village Development Scheme during the current year;

(b) if so, the details thereof, State-wise; and

(c) if not, the reasons therefor?

THE MINISTER OF TEXTILES (SHRI R.L. JALAPPA): (a) Yes, Sir.

(b) and (c). There is no specific State-wise target set under the Scheme. Sanction of Projects are considered on the basis of proposals received from the State Government.

Foreign Exchange Reserve

466. SHRI KACHARU BHAU RAUT : Will the Minister of FINANCE be pleased to state :

(a) the present position of foreign exchange reserve of the country; and

(b) the amount of foreign exchange earned through exports during the last year?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) India's foreign exchange reserves including gold and SDRs amounted to US $ 23,768 million on November 8, 1996.

(b) As per the quick estimates of balance of payments, the amount of foreign exchange earned through exports during the year 1995-96 is placed at US $ 32,467 million.

[English]

Loan at Concessional Rates to SSI

467. SHRI PANKAJ CHOWDHARY : Will the Minister of FINANCE be pleased to state :

(a) whether the Government have recently reduced the amount of loans available at concessional rates to the small scale industrial sector;

(b) if so, the reasons therefor;

(c) whether the Government propose to review its decision keeping in view its adverse effect on the trade activities in the country, and

(d) if not, the reasons therefor?